

UTAH

Insurance Department

Licensing Information Bulletin

For examinations on and after December 1, 2006

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PROMETRIC

Providing License Examinations for the State of Utah

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Introduction

A message from the Utah Insurance Department

This Bulletin provides you with information about the examination and application process for becoming licensed to sell insurance or provide certain insurance services in Utah. Please read and study it carefully.

Once the Department is satisfied that you have met all requirements for a license, the appropriate license will be issued. Remember, however, after you have your license you cannot sell, solicit or negotiate insurance until you have been appointed to represent at least one company or designated to represent an organization.

All questions and requests for information about examinations should be directed to Thomson Prometric. Questions regarding your license, after successfully completing an exam, should be directed to the Insurance Department.

The Department wishes you well in preparing for your examination and encourages you to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right. You should commit yourself from the beginning to comply with the laws and rules set forth to regulate the insurance industry.

Sincerely,

D. Kent Michie
Insurance Commissioner

At a glance



Follow these main steps if you are interested in obtaining an insurance license.

To obtain your insurance license

- 1 Review this bulletin thoroughly to:
 - Determine the exams needed and any other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2 Contact Thomson Prometric to register, pay for and schedule your exam.

The easiest way to register is online at www.prometric.com/utah. Phone, fax and mail options are also available. (See Page 7.)
- 3 Prepare for your exam by using this bulletin and other materials.

The content outlines in this guide are the basis for the exams. (See Page 18.)
- 4 Take the scheduled exam, bringing required identification to the test center.

You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do. (For more information about taking your exam, see Page 12.)
- 5 Complete and submit your license application electronically via the Sircon application by using the kiosk in the exam center, and pay all required nonrefundable fees by credit card. This will electronically file your application with the Utah Insurance Department. (For details, see Page 16.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Thomson Prometric

Phone: 800.697.8947

Fax: 800.347.9242

TDD User: 800.790.3926

Visit our Web site at www.prometric.com/utah

Direct questions about licensure to:

Utah Insurance Department

Suite 3110 State Office Building

PO Box 146901

Salt Lake City, UT 84114-6901

Phone: 801.538.3800; In-State Toll Free: 800.439.3805

Visit the Department's Web site at www.insurance.utah.gov

Understanding license requirements

The Utah Insurance Department (Department) issues several types of insurance licenses. Each license granted by the Department is valid only for the line of authority named on the license.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residence.

Overview of the licensing process

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually, and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For some licenses, you must pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services you will sell or represent to the public. After you have passed your exam, you must apply to the Department and pay the appropriate licensing fee in order to receive your license.



Note Passing an exam does **not** guarantee that you will be issued a license. Issuance of a license depends on review and approval of all license application materials, including application questions regarding any prior civil or criminal proceedings. If your application is denied, you will be notified in writing of the reason for such denial.

If you are exempt from exam requirements, complete and submit the application form, along with your proof of exemption and appropriate license fees, directly to the Department.

Types of licenses

The Department licenses the following professionals:

- **Producer.** A person appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf.
- **Consultant.** A person who receives compensation (other than sales commissions) for giving advice, rendering an opinion or providing information about insurance.
- **Adjuster.** A person licensed to adjust losses for or against authorized insurers. Utah law states that a “regular salaried employee of an insurer” does not require a license to adjust losses for that insurer.

The Department grants the types of licenses listed in the table below. The table also identifies the exam that needs to be completed for each license type.

You may qualify for combination licenses (such as Life and Accident and Health or Property, Liability and Personal Lines) by taking a combined exam. The combined exam results in one final score. You must pass the complete exam to qualify for a license.

Producer License	Exam Series
Life	17-01
Variable Contracts	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property and Casualty	17-04
Marketing Representative's Title	17-13
Title <i>(see next section)</i>	17-14 and 17-15
Escrow <i>(see next section)</i>	17-16 and 17-17
Workers Compensation	17-18
Personal Lines	17-20
Surplus Lines	17-21

**Plus current CRD showing Utah approval.*

Consultant License	Exam Series
Life and Accident/Health	17-09
Property and Casualty	17-10

Adjuster License	Exam Series
Property and Casualty	17-11

Title and Escrow information

Both the title and escrow exams consist of a total of 100 questions and are divided into two parts, General and Practical.

Part I. (General) exams 17-14 and 17-16. Exams are in a multiple-choice format and may be taken on computer at any Thomson Prometric testing center.

Part II. (Practical) exams 17-15 and 17-17 are three hours in length and require using materials provided to the candidate at the time of the exam. As such, Part II exams may only be taken at a Utah test center (see Page 9 for addresses).



Note Candidates must pass Part II exams and submit their application **within 90 days** of passing Part I exams. If you do not pass Part II and submit fees for a license within 90 days of passing Part I, you will need to retake Part I.

Requirements based on residence

This section describes licensing requirements for applicants who currently live in Utah, for those who are moving to Utah, and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed by an authorized insurer or licensed insurance agency; and
- Be under contract with that insurer or insurance agency.



Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions.

Surplus Lines. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The “comparable preparation” provision does not apply to surplus lines. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above. The exam is waived if certain qualifying conditions have been met. (For details, see the “Waiver of exam requirements” section on Page 6.)

Variable Contracts License. To qualify for a variable contracts license, you must: 1) hold a life license; and 2) upon applying for a variable contracts license, submit proof to the Department of your NASD qualification and registration with the Utah Securities Division (current CRD showing Utah approval). If applying for the variable line of authority at the same time as the life license, upon application you must submit proof to the Department of your NASD qualification and registration with the Utah Securities Division (current CRD showing Utah approval).

Limited Lines License. No exam is required for a limited lines license. Application can be made online from your home or office at www.sircon.com/utah. For more information about this license type, visit the Department’s Web site at www.insurance.utah.gov.

New resident licensing requirements

Except for Title and Escrow licenses, and Bail Bond licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee, a person moving to Utah who is licensed as an insurance producer in another state must submit to the Department:

- A completed application and appropriate fees within 90 days of becoming a legal resident of the state (after 90 days a Laws and Regulations test will be required);
- Proof of residency within the last 90 days (for example, a Utah driver’s license with an issue date, mortgage agreement, or lease agreement); and
- An **original** Letter of Clearance dated within the previous 90 days (Thomson Prometric will also need a **copy** of the Letter).

Please contact the Department for more information on new resident licensing requirements or visit the Department’s Web site at www.insurance.utah.gov.

Nonresident licensing requirements

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions.

We accept both paper and electronic Nonresident Producer applications at this time, though the preferred method is electronic. Paper Producer applications will be assessed a \$25 paper processing fee in addition to the normal Utah licensing fee. Electronic Nonresident Producer applications may be accessed at www.sircon.com/utah or www.licenseregistry.com. Nonresident Limited Lines Producers may not apply electronically at this time and will not be assessed the filing fee.



Note Title and Escrow producer licenses and Bail Bond producer licenses **are not** issued to nonresidents.

Waiver of exam requirements

An examination is not required for:

- Life and Accident/Health Producer license applicants holding the Chartered Life Underwriter (CLU) or Fellow, Life Management Institute (FLMI) designation.
- Property and Casualty Producer license applicants holding the Chartered Property Casualty Underwriter (CPCU) designation.
- Life and Accident/Health Consultant license applicants holding the Chartered Financial Consultant (ChFC), Certified Financial Planner (CFP), CLU or FLMI designation.
- Property and Casualty license applicants holding the CPCU designation.
- Adjuster license applicants who have earned the Associate in Claims (AIC) designation, or have successfully passed AIC exams #33 and #34, or #33 and #35, or #33 and #36. The AIC examinations are administered by the Insurance Institute of America.
- Adjuster license applicants who are members of the Utah State Bar.

If you are exempt from exam requirements and so will not be going to the testing center, electronic application can be made online from your home or office at www.sircon.com/utah. Proof of meeting the Waiver requirements must be submitted to the Department upon applying for a license. A photocopy of your association card or certificate will be accepted as proof.

Scheduling your exam

The Department has contracted with Thomson Prometric to conduct its examination program. Thomson Prometric provides computerized testing through the multistate Prometric Testing Network, including testing centers in Utah.

Registering and scheduling exams

Before you can test, you must contact Thomson Prometric to:

- 1 Register for the exam you need to take.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

You are encouraged to complete all three steps at one time using the Thomson Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that it's a two-step process. Schedule your exam early to get your preferred site and time.

Confidentiality. Be assured that Thomson Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department. By law, you are required to disclose your Social Security number. (31A-23a-104(2)(b))

Accommodations. If you require ADA accommodation or ESL additional time, see "Special test considerations" on Page 9 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional state holidays may be observed in the state where you schedule your exam appointment.

On the Internet—register and schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



To register and schedule an exam online

- 1 Access www.prometric.com/utah.
- 2 Under Insurance, click **Insurance License Exams**.
- 3 Click on **Register for an exam** and follow the prompts.
- 4 **Schedule** your exam appointment.

By phone—a one-step process

You may register and schedule your examination by calling 800.697.8947 between 6 a.m. and 7 p.m. (Mountain time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 45) to Thomson Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you can schedule an appointment by calling 800.697.8947. Please record and retain the number confirming your appointment.

Registration fee, expiration, and refund policy

Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check and cashier's check are accepted forms of payment. **Personal checks and cash will not be accepted.** Exam registration fees are **not refundable or transferable.**



Note An exam registration remains valid for only 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take your exam.

If you allowed your exam registration to expire or did not pass your exam, you must reregister. Another exam registration fee is required.

Rescheduling your appointment

To avoid a rescheduling fee, you must contact Thomson Prometric at least **three full business days** before the day of your scheduled appointment. Refer to the following table to determine the **last day** you may reschedule without paying a \$40 rescheduling fee.

Last day to reschedule with no fee

If your exam is on:	Call by 7 p.m. (Mountain time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (please plan accordingly by calling earlier).

If you do not allow at least three full business days to reschedule your appointment, you must pay a \$40 rescheduling fee before choosing another appointment. To pay this fee by Visa or MasterCard and reschedule your appointment, call Thomson Prometric at 800.697.8947. You may also pay the rescheduling fee by mailing a cashier's check, company check, money order or Visa or MasterCard information to Thomson Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you must pay a \$40 rescheduling fee before choosing another appointment. This fee will allow you to use your original exam registration.

If you are unable to attend your scheduled exam due to illness or emergency, call Thomson Prometric. Under certain circumstances, the fee to reschedule may be waived. Thomson Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Thomson Prometric will attempt to contact you by phone or e-mail; however, you may check for testing site closures by calling Thomson Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a testing center is open for testing and you choose not to appear for your appointment, you must pay a \$40 rescheduling fee. You must then reschedule your exam.

Retaking an exam

If you have allowed your exam registration to expire or were unsuccessful in your exam attempt, you may re-register by any of the methods listed above. Another exam registration form and fee are required.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Thomson Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Thomson Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Thomson Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Testing Centers

Utah

Test center locations are subject to change. Test center locations in surrounding states are available online at www.prometric.com or by calling 800.853.5448.

Test Sites	Directions
Lindon, UT 350 South 400 West, Suite 250 Lindon, UT 84042 801.226.2095	From I-15: Take the Lindon/Pleasant Grove exit (#276). Travel east on 1600 North, then turn north (left) on 400 West. The testing center is on the left-hand side of the road.
Salt Lake City, UT 201 South 1460 East 490 Student Services Building Salt Lake City, UT 84112-9059 801.581.7310	From I-15: Exit on 600 South and go east. Turn left on State Street. Turn right on 100 South and go east. Turn right onto 1460 East and go south. This goes to a visitor parking lot. The testing center is directly southwest of the parking lot. The testing center is located in the large cement building with ivy growing on it. There is a nominal fee for parking at this test center and parking is limited.
St. George, UT 750 W Ridgeview Drive Suite 105 Saint George, UT 84770 435.674.7088	From I-15: Go to the St. George Boulevard exit. Go west on St. George Boulevard to Bluff Street and turn right. Travel approximately 3/4 of a mile. Turn left onto Ridgeview Drive. The testing center is on the left in a two-story office building.

Taylorsville, UT 5486 South 1900 West, Suite C Taylorsville, UT 84118 801.968.2871	From I-215: Exit on Redwood Road and go north to 5400 South. Turn left on 5400 South and go west to 1900 West. Turn left. From I-15: Exit at 5300 South. Go west to 1900 West and turn left. The testing center is about one block south on the west side of the street.
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Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- Helpful tips for preparing.
- Information about study materials.
- An overview of the exam content outlines in this bulletin.

Tips for preparing

Planned preparation increases your likelihood of passing your qualifying exam. Use the following suggestions to help you prepare.

- Use the correct edition of the bulletin.
- Base your study on the content outline in the current bulletin.
- Use the materials and policies that apply to what you will be tested on.

Study materials

The content outlines in this bulletin are the basis for the exams. Not all questions on the exams will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

The Department does not require you to take a prelicensing education course. You are free to use materials of your own choosing to prepare for the license exam. A variety of materials has been prepared by different publishers to assist candidates specifically in preparing for license exams. You may choose to obtain study material suggestions by contacting prelicensing education providers, the company or agency for which you plan to work, or local insurance associations.

Because of the number and the diversity of approach of these publications, **neither the Department nor Thomson Prometric reviews or approves study materials.** However, the following sources may be a starting point in your search for study materials.

- 1 Education Resource Center, Ron Johnson, P.O. Box 13246, Ogden, UT 84412, 801.612.3068, email: ron@rd-22.com.
- 2 Insurance Services of America (ISOA), Gordon Casper, 1003 N 560 E, Orem, UT 84097, 801.226.3148.
- 3 INSURETTS II, Carol Stringham, 3940 W 4100 S, West Valley City, UT 84120, 801.466.4631.
- 4 Kaplan Financial, 30 South Wacker Drive, Chicago, IL 60606-1719, 800.824.8742, www.kaplanfinancial.com.

- 5 Spectra Insurance Education Institute, 4901 South State Street, Salt Lake City, UT 84107, 801.269.9992.
- 6 Thayne Marsh Insurance Schools, 9192 South 300 West, Suite 8, Sandy, UT 84070, 801.253.1751.
- 7 Title & Escrow School of Utah, 4849 South State Street, Suite 2, Salt Lake City, UT 84107, 801.266.6585.
- 8 Utah Association of Independent Insurance Agents (UAIIA), 4885 South 900 East, Suite 301, Salt Lake city, UT 84117, 801.269.1200, www.iiia.org.

Utah statutes. The exams contain sections on Utah statutes. In addition to your study material, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

Content outlines overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. These exam content outlines appear in this bulletin, beginning on Page 18. They were developed in cooperation with the Department and an Examination Review Workshop (ERW) consisting of individuals from the Utah insurance industry. The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients.

Item-development staff at Thomson Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Utah for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the exam questions assess them. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

In addition to listing the topical areas to be tested, the outlines indicate the proportion of the exam questions that will be drawn from each subject area. For example, if an exam contains 150 questions and a section is labeled 10%, then 10% of 150 (or 15 questions) will be drawn from that area. Future changes in the exam content will be preceded by changes in the published exam content outlines.

Every exam covers the Utah statutes and general principles sections plus the specific content for its line. The content outlines in this bulletin list those sections and then refer to them in the individual exam outlines that follow. If you prefer, you can view a complete outline specific to your exam on Thomson Prometric's Web site at www.prometric.com/utah.



Hint Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Taking your exam

Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by computer at a Thomson Prometric testing center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **15 minutes before** your scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and documentation.

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must pay a \$40 rescheduling fee before choosing another appointment.

If you cannot provide the identification listed above, contact Thomson Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Failure to follow any of these security procedures may result in the disqualification of your examination. Thomson Prometric reserves the right to audiotape and videotape any examination session.

References

- No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

Calculators

- A calculator or slide rule is allowed for specific exams. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators may be available for the computerized exams at the test center.



Note Series 17-15 practical exam candidates should bring a nonprogrammable calculator with trigonometric functions, a protractor and a scale with them to the exam site. Series **17-17** practical exam candidates should bring a nonprogrammable calculator.

Personal items

Thomson Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing room and must be powered off while stored in a locker.
- Pocket items—keys, wallet, etc.—must remain in your pocket or be stored in a locker during testing.
- Other personal items—digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), briefcases, purses, etc.—are not permitted in the testing room.

Breaks

- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
- You are not allowed to use any electronic devices or phones during breaks.

Visitors

- No guests, visitors or family members are allowed at the testing center.

Misconduct or disruptive behavior

- Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, using rude or offensive language and behavior that delays or interrupts testing.

Weapons

- Weapons are not allowed at the testing center.

Copyrighted questions. All test questions are the copyrighted property of Thomson Prometric. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

If you would like to formally appeal your score, you must follow the process outlined in the “Appeals process” section on Page 15.

Question types

The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats. Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Up to a specified limit, which of the following losses are covered under Section I of a Homeowners ('91) Policy?

1. Animals, birds or fish
2. Structures used for business
3. Accessories for motor vehicles
- * 4. Money, bank notes and bullion

Format 2—Incomplete sentence

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured's option to a specified age
- 2. Cannot be canceled by the insured before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer's option without restrictions or conditions

Format 3—All of the following except

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

Experimental questions. Your exam may include up to five extra questions that will not be scored. If present, they are distributed throughout the exam. These are used to gather statistical information on the questions before they are added to the actual exam for your state.

These "experimental" questions **will not**:

- Be counted for or against you in your final exam score.
- Take any time away from your allotted testing time.

Your exam results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, your employer and your trainer about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Sample score report

Score Report for Sample, Sarah A.			
Utah Producer Life Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	10	8	80%
General Insurance	10	8	80%
Life Insurance Basics	18	15	83%
Life Insurance Policies	18	15	83%
Life Insurance Policy Provisions			
Options, and Riders	12	9	75%
Annuities	15	12	80%
Federal Tax Considerations	9	7	78%
Qualified Plans	8	6	75%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Thomson Prometric electronically notifies the Department of exam results within two business days of the exam date. Note that exam scores are confidential and will be revealed only to you and the Department.

Duplicate score report. You may call or write to Thomson Prometric to request a duplicate of your score report for a period of one year after an exam. Direct any questions or comments about your exam to Thomson Prometric.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Thomson Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining your license

This section offers information about:

- Applying for your license.
- Other licensing information.
- Continuing education.

Applying for a license

After you pass your exam, complete and submit your application electronically via Sircon by using the kiosk located in the exam center and paying all fees with a credit card. Sircon will electronically forward your application and all fees to the Department. This is the easiest and quickest way to apply for your license after passing the exam. You can also later apply electronically from your home or office at www.sircon.com/thomson-prometric.

Electronic application is faster, less costly to you and is the Department's preferred method. The option to apply using a paper application is still available; however, the paper licensing process will take considerably longer than the electronic method and is more costly. (See the "License fees" below.)

If you have ever been the subject of civil or criminal proceedings, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application. It will be carefully review by the Department.

It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. Your careful attention will enable prompt and efficient processing. Applications that are found to contain inaccurate or untruthful information may be denied. **Passing an exam and submitting the application and fee to the Department does not guarantee that a license will be issued.**



Important Your application and fee must be submitted within 90 days of passing your exam. After 90 days, the exam must be re-taken in order for a license to be issued.

License fees

If you are applying for a combination license, you still pay only one license fee. If you apply for a license by mail using a paper application, you must mail your license fee to the Department with a personal check or money order. Cash payments must be made in person at the Department and in the exact amount. All paper applications will be assessed a \$25 paper processing fee in addition to the normal Utah licensing fee. To apply by paper, go to the Department's Web site at www.insurance.utah.gov. A hard copy of the completed form can be printed out and submitted to the Department.

Fees for new licenses are:

- Producer License: \$77 license fee
- Consultant License: \$77 license fee
- Adjuster License: \$77 license fee
- Paper processing fee: \$25 (Assessed when electronic application process is available, but a paper application is instead used.)

License amendment fees. For additional lines of insurance, the license fee is \$27. You must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a \$27 transaction fee to add it to the license.



Note Licenses expire on the last day of the month two years from the date of the original issuance of the license and are subject to successive two-year renewals.

Obtaining an Appointment

After obtaining your license, you need an appointment to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

Address or phone changes

Section 31A-23a-312 of the Utah Insurance Code requires all licensees to notify the Commissioner of any change of address or phone number within 30 days. To do so you can either process your own address change electronically online at www.sircon.com/utah, or you can print out and complete the "Request Form for License Change or Certification" found online at www.insurance.utah.gov and forward it to the Department.

Continuing education

Continuing education (CE) is required for all Utah resident producers and adjusters. Nonresident producers and adjusters whose home state does not have CE requirements must comply with Utah's requirements. Beginning January 1, 2006, **24 hours** of CE are required and must meet the following criteria:

- At least half of the required hours must be in the classroom.
- At least three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department Web site at www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from the continuing education requirement.

Exam content outlines

The following outlines describe the content of all the Utah insurance exams. These outlines are the basis of the exams. Each exam will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each section of the exam. For example, if a section has 10 percent assigned, 6 questions will be drawn from it on a 60-question exam, 10 on a 100-question exam, and 15 on a 150-question exam.

Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the exams. Details of these sections appear only once, immediately below.

Note, however, that the section weights differ by exam. Refer to the outline of the exam you plan to take for the individual section weights. Complete outlines for individual exams are available through our Web site at www.prometric.com/utah.

Section 1.0 Insurance Regulation and Section 2.0 General Insurance

The following sections are common to outlines for Series 17-01 through 17-04, 17-09 through 17-10 and 17-18 through 17-20.

Individual section percentages are located with the particular Series outline. Be sure to study material that covers Sections 1.0 and 2.0 in addition to the particular line(s) you are studying.

1.0 Insurance Regulation

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103–105, 107, 302)
- Types of licensees (31A-23a-106, 203, 401)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105; Reg R590-141-3(A))
 - Continuing education requirements (31A-23a-202; Reg R590-142-1–10)
 - Reinstatement (31A-23a-113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions
 - License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 - Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Company regulation
 - Solvency (31A-4-105, 105.5)
 - Rates (31A-19a-201–203)
 - Policy forms (31A-21-201–203)
 - Producer appointment (31A-23a-302; Reg R590-101-4(A))
 - Termination of appointment (Reg R590-101-4(B))
 - Unfair claim settlement practices (31A-26-303; Reg R590-190–192)
- Producer regulation
 - Fiduciary and trust account responsibilities (31A-23a-409)
 - Place of business/records maintenance (31A-23a-412)
 - Controlled business (31A-23a-502)
 - Shared commissions (31A-23a-504)
- Unfair marketing practices
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2))
 - Unfair discrimination (31A-23a-402(3))
 - Boycott, coercion or intimidation (31A-23a-402(4))
 - Illegal inducement (Reg R590-154-11)
- Examination of records (31A-2-203–205; 31A-23a-412)
- Privacy of Consumer Information (31A-23a-417; Reg R590-206)
- Insurance fraud regulation (31A-31-103–106)
- Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance

2.1 Concepts

- Risk management key terms
 - Risk
 - Exposure
 - Hazard
 - Peril
 - Loss
- Methods of handling risk
 - Avoidance
 - Retention
 - Sharing
 - Reduction
 - Transfer
- Elements of insurable risks
 - Adverse selection
 - Law of large numbers
 - Reinsurance

2.2 Insurers

- Types of insurers
 - Stock companies
 - Mutual companies
 - Fraternal benefit societies
 - Reciprocal
 - Lloyd's associations
 - Risk retention groups
- Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency

- Insurer as principal
- Producer/insurer relationship
 - Authority and powers of producer
 - Express
 - Implied
 - Apparent
- Responsibilities to the applicant/insured

2.4 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Distinct characteristics of an insurance contract
 - Contract of adhesion
 - Aleatory contract
 - Personal contract
 - Unilateral contract
 - Conditional contract
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/ misrepresentations
 - Warranties
 - Concealment
 - Fraud
 - Waiver and estoppel

**Series 17-01
Utah Producer's Examination
for Life Insurance**

**100 questions – Two-hour time
limit**

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 18)

3.0 Life Insurance Basics 19%**3.1 Insurable interest (31A-21-104)****3.2 Personal uses of life insurance**

- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation
- Viatical settlements

3.3 Determining amount of personal life insurance

- Human life value approach
- Needs approach
 - Types of information gathered
 - Determining lump-sum needs
 - Planning for income needs

3.4 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses
- Deferred compensation funding
- Split dollar plans

Change of insured provision

3.5 Classes of life insurance policies

- Group versus individual
- Ordinary versus industrial (home service)
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities including regulation of variable products (SEC, NASD, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.6 Premiums

- Factors in premium determination
 - Mortality
 - Interest
 - Expense
- Premium concepts
 - Net single premium
 - Gross annual premium
- Premium payment mode

3.7 Licensee responsibilities

- Solicitation and sales presentations (Reg R590-79-1–8)
 - Advertising (Reg R590-130-4–16)
- Utah Life and Health Insurance Guaranty Association (31A-28-119(1))
- Illustrations (31A-22-631; Reg R590-177-1–13)
- Policy summary (31A-22-631; Reg R590-79-4(F), 5)
- Buyer's guide (Reg R590-79-4(A), 5)
- Guaranty association disclosure (31A-28-119(2–4); Reg R590-155-2, 3)
- Life insurance policy cost comparison methods
- Replacement (Reg R590-93-1–12)
- Use and disclosure of insurance information
- Field underwriting
 - Notice of information practices
 - Application procedures
- Delivery
 - Policy review
 - Effective date of coverage
 - Premium collection
 - Statement of good health

3.8 Individual underwriting by the insurer

- Information sources and regulation
 - Application
 - Licensee report
 - Attending physician statement

- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)
- Selection criteria and unfair discrimination (31A-23a-402(3))
- Classification of risks
 - Preferred
 - Standard
 - Substandard
 - Declined

4.0 Life Insurance Policies 17%**4.1 Term life insurance**

- Level term
 - Annual renewable term
 - Level premium term
- Decreasing term

4.2 Whole life insurance

- Continuous premium (straight life)
- Limited payment
- Single premium

4.3 Flexible premium policies

- Adjustable life
- Universal life

4.4 Specialized policies

- Joint life (first-to-die)
- Juvenile life

4.5 Group life insurance

- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (31A-22-517–519)

4.6 Credit life insurance (individual versus group)**5.0 Life Insurance Policy Provisions, Options and Riders 12%****5.1 Standard provisions**

- Ownership
- Assignment (31A-22-412)
- Entire contract (31A-22-424)
- Modifications
- Right to examine (free look) (31A-22-423)
- Payment of premiums
- Grace period (31A-22-402)
- Reinstatement (31A-22-407)
- Incontestability (31A-22-403)
- Misstatement of age and gender (31A-22-405)
- Exclusions
 - Suicide exclusion (31A-22-404)
- Medical examination; autopsy (31A-22-417)
- Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

- Designation options

Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

5.3 Settlement options

Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options

Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders

Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events
Disclosure
Effect of benefit payment

5.9 Riders covering additional insureds

Spouse/other-insured term rider
Children's term rider
Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
Guaranteed insurability
Cost of living
Return of premium

6.0 Annuities 15%**6.1 Annuity principles and concepts**

Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits

6.3 Annuity (benefit) payment options

Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life

Annuities certain (types)

6.4 Annuity products

Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount

Equity indexed annuities
Market value adjusted annuities

6.5 Uses of annuities

Lump-sum settlements
Qualified retirement plans including group versus individual annuities
Personal uses
Individual retirement annuities (IRAs)
Tax-deferred growth
Retirement income
Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 9%**7.1 Taxation of personal life insurance**

Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders

Amounts received by beneficiary
General rule and exceptions
Settlement options

Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities

Individually-owned
Accumulation phase (tax issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned

7.4 Taxation of individual retirement annuities (IRAs)

Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary

Roth IRAs
Contributions and limits
Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)**7.6 Section 1035 exchanges****8.0 Qualified Plans 8%****8.1 General requirements****8.2 Federal tax considerations**

Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)
Self-employed plans (HR 10 or Keogh plans)
Profit-sharing and 401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

Series 17-02
Utah Producer's Examination for
Accident and Health Insurance

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 18)

3.0 Accident and Health Insurance Basics 6%**3.1 Definitions of perils**

Accidental injury
Sickness

3.2 Principal types of losses and benefits

Loss of income from disability
Medical expense
Dental expense
Long-term care expense

3.3 Classes of health insurance policies

Individual versus group
Private versus government

Limited versus comprehensive

3.4 Limited policies

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

Prescription drugs

Vision care

3.5 Common exclusions from coverage

3.6 Licensee responsibilities in individual health insurance

Marketing requirements

Advertising

(Reg R590-130-4–16)

Utah Life and Health

Insurance Guaranty

Association

(31A-28-119(1))

Sales presentations

Outline of coverage

(Reg R590-126-8)

Guaranty association

disclosure

(31A-28-119(2–4);

Reg R590-155-2, 3)

Field underwriting

Nature and purpose

Disclosure of information

about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting

information

Application

Licensee report

Attending physician

statement

Investigative consumer

(inspection) report

Medical Information Bureau

(MIB)

Medical examinations and

lab tests (including HIV consent)

(Reg R590-132-3)

Unfair discrimination

(31A-23a-402(3))

Classification of risks

Preferred

Standard

Substandard

Declined

3.8 Considerations in replacing accident and health insurance (Reg R590-126-9)

Pre-existing conditions

Benefits, limitations and

exclusions

Underwriting requirements

Licensee liability for errors and

omissions

4.0 Individual Accident and Health Insurance Policy General Provisions 5%

4.1 Uniform required provisions

Incontestability (31A-22-609)

Grace period (31A-22-607)

Reinstatement (31A-22-608)

Claim procedures (31A-21-312; 31A-22-614; 31A-26-301)

4.2 Uniform optional provisions

Change of occupation

(31A-22-613(1))

Misstatement of age

(31A-22-613(2, 3))

Other insurance (31A-22-619)

4.3 Other general provisions

Right to examine (free look)

(31A-22-606)

Insuring clause

Consideration clause

Entire contract; changes

Physical examinations and

autopsy

Legal actions

Change of beneficiary

Unpaid premium

Conformity with state statutes

Illegal occupation

Renewability clause (31A-30-107; Reg R590-126-5)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of

insurer

Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 8%

5.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Presumptive disability

Requirement to be under physician care

5.2 Individual disability income insurance

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit

periods

Waiver of premium feature

Coordination with social

insurance and workers

compensation benefits

Additional monthly benefit

(AMB)

Social insurance supplement (SIS)

Occupational versus

nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment

(COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance

Other cash benefits

Accidental death and

dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

5.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

5.4 Group disability income insurance

Group versus individual plans

Short-term disability (STD)

Long-term disability (LTD)

5.5 Business disability insurance

Key employee (partner)

disability income

Disability buy-sell policy

5.6 Social Security disability

Qualification for disability

benefits

Definition of disability

Waiting period

Disability income benefits

5.7 Workers compensation

Eligibility

6.0 Medical Plans 17%

6.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Specified coverages versus

comprehensive care

Benefit schedule versus

usual/reasonable/customary charges

Any provider versus limited

choice of providers

Insureds versus

subscribers/participants

6.2 Types of providers and plans

Major medical insurance

(indemnity plans)

Characteristics

- Common limitations
- Exclusions from coverage
- Provisions affecting cost to insured
- Health maintenance organizations (HMOs)
 - General characteristics
 - Preventive care services
 - Primary care physician versus referral (specialty) physician
 - Emergency care
 - Hospital services
 - Other basic services
- Preferred provider organizations (PPOs)
 - General characteristics
 - Open panel or closed panel
 - Types of parties to the provider contract
- Point-of-service (POS) plans
 - Nature and purpose
 - Out-of-network provider access (open-ended HMO)
 - PCP referral (gatekeeper PPO)
 - Indemnity plan features
- 6.3 Cost containment in health care delivery**
 - Cost-saving services
 - Preventive care
 - Hospital outpatient benefits
 - Alternatives to hospital services
 - Utilization management
 - Prospective review
 - Concurrent review
- 6.4 Utah requirements (individual and group)**
 - Eligibility requirements
 - Newborn child coverage (31A-22-610)
 - Dependent child age limit (31A-22-610.5)
 - Court ordered dependency coverage (31A-22-610.5)
 - Eligibility of dependent children not based solely on residency (31A-22-718)
 - Policy extension for handicapped children (31A-22-611)
 - Benefit offers
 - Substance abuse coverage (31A-22-715)
- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements**
 - Eligibility
 - Guaranteed issue
 - Pre-existing conditions
 - Creditable coverage
 - Renewability
- 6.6 Health savings accounts (HSAs)**
 - Definition

- Eligibility
- Contribution limits
- Portability

7.0 Group Accident and Health Insurance 20%

- 7.1 Characteristics of group insurance**
 - Group contract
 - Certificate of coverage
 - Experience rating versus community rating
- 7.2 Types of eligible groups**
 - Employment-related groups
 - Individual employer groups
 - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
 - Associations (alumni, professional, other)
 - Customer groups (depositors, creditor-debtor, other)
- 7.3 Marketing considerations**
 - Advertising
 - Regulatory jurisdiction/place of delivery
- 7.4 Employer group health insurance**
 - Insurer underwriting criteria
 - Characteristics of group
 - Plan design factors
 - Persistency factors
 - Administrative capability
 - Eligibility for insurance
 - Annual open enrollment
 - Employee eligibility
 - Dependent eligibility
 - Coordination of benefits provision (Reg R590-131-1-9)
 - Change of insurance companies or loss of coverage
 - Coinsurance and deductible carryover
 - No-loss no-gain
 - Events that terminate coverage
 - Extension of benefits
 - Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)
 - Conversion rights (31A-22-723)
 - Conversion rights for former spouse (31A-22-612)
 - Reinstatement of coverage for military personnel (31A-22-717)
- 7.5 Small employer medical plans**
 - Definition of small employer (31A-30-103(25))
 - Basic coverage (31A-30-109; Reg R590-175-3)
 - Availability of coverage (31A-30-103(13))

- Renewability of coverage (31A-30-107)
- Pre-existing conditions (31A-30-107.5)
- Participation requirements (31A-30-112)
- Open enrollment (Reg R590-176-1-11)

7.6 Regulation of employer group insurance plans

- Employee Retirement Income Security Act (ERISA)
 - Applicability
 - Fiduciary responsibilities
 - Reporting and disclosure
- Age Discrimination in Employment Act (ADEA)
 - Applicability to employers and workers
 - Permitted reductions in insured benefits
 - Permitted increases in employee contributions
- Requirements for medical expense coverage
- Civil Rights Act/Pregnancy Discrimination Act
 - Applicability
 - Guidelines
- Relationship with Medicare
 - Medicare secondary rules
 - Medicare carve-outs and supplements
- Nondiscrimination rules (highly-compensated)
- 7.7 Types of funding and administration**
 - Conventional fully-insured plans
 - Fully self-funded (self-administered) plans
 - Characteristics
 - Conditions suitable for self-funding
 - Benefits suitable for self-funding

8.0 Dental Insurance 3%

8.1 Categories of dental treatment

- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

8.2 Indemnity plans

- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
 - Diagnostic/preventive services
 - Basic services
 - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations

Predetermination of benefits

8.3 Employer group dental expense

Integrated deductibles versus stand-alone plans

Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 14%

9.1 Medicare

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

9.2 Medicare supplements

Purpose

Open enrollment

(Reg R590-146-11)

Standardized Medicare supplement plans

Core benefits

(Reg R590-146-8(B))

Additional benefits

(Reg R590-146-8(C))

Utah regulations and required provisions

Standards for marketing

(Reg R590-146-19)

Advertising

(Reg R590-146-18)

Appropriateness of

recommended purchase

and excessive insurance

(Reg R590-146-20)

Right to return (free look)

(31A-22-620(6))

Replacement

(Reg R590-146-17, 22)

Pre-existing conditions

(Reg R590-146-22)

Required disclosure

provisions

(Reg R590-146-16)

Outline of coverage

(Reg R590-146-16(C))

Guide to Health Insurance

for People with Medicare

(Reg R590-146-16(A)(6)(a))

Permitted compensation

(Reg R590-146-15)

Medicare Select

(Reg R590-146-10)

9.3 Other options for individuals with Medicare

Employer group health plans

Disabled employees

Employees with kidney

failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

9.4 Long-term care (LTC) policies

LTC, Medicare and Medicaid

compared

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Guarantee of insurability

Return of premium

Qualified LTC plans

Exclusions

Underwriting considerations

Utah regulations and required provisions

Standards for marketing

(Reg R590-148-18)

Advertising

(Reg R590-148-20)

Shopper's guide

(Reg R590-148-16)

Outline of coverage

(31A-22-1409;

Reg R590-148-15)

Appropriateness of

recommended purchase

(Reg R590-148-17)

Right to return (free look)

(31A-22-1408)

Replacement

(Reg R590-148-6(6))

Renewal provisions

(Reg R590-148-6(1))

Continuation or conversion

(Reg R590-148-10)

Required disclosure

provisions

(Reg R590-148-6)

Inflation protection

(Reg R590-148-13)

Pre-existing conditions

(31A-22-1406;

Reg R590-148-6(3))

Protection against

unintentional lapse

(Reg R590-148-11)

Prohibited provisions

(31A-22-1405, 1407)

9.5 Utah Comprehensive Health Insurance Pool (31A-29-101-123)

Eligibility (31A-29-111)

Coverages and limits

(31A-29-113)

Exclusions (31A-29-113)

Deductibles and coinsurance (31A-29-114)

10.0 Federal Tax Considerations for Accident and Health Insurance 7%

10.1 Personally-owned health insurance

Disability income insurance

Medical expense insurance

Long-term care insurance

10.2 Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

Accidental death and

dismemberment

10.3 Medical expense coverage for sole proprietors and partners

10.4 Business disability insurance

Key person disability income

Buy-sell policy

10.5 Health savings accounts (HSAs)

Series 17-03 Utah Producer's Examination for Life, Accident and Health Insurance

150 questions – 2.5-hour time limit

For the detailed outline of the following subject matter, refer to the like-named sections in the Series 17-01 Producer's Life outline beginning on Page 19 and in the Series 17-02 Producer's Accident and Health outline beginning on Page 20.

1.0 Insurance Regulation 6%

(See Page 18)

2.0 General Insurance 6%

(See Page 18)

3.0 Life Insurance Basics 10%

4.0 Life Insurance Policies 10%

5.0 Life Insurance Policy

Provisions, Options and Riders 7%

6.0 Annuities 8%

7.0 Federal Tax Considerations

for Life Insurance and Annuities 5%

8.0 Qualified Plans 4%

9.0 Accident and Health

Insurance Basics 3%

10.0 Individual Accident and

Health Insurance Policy

General Provisions 2%

- 11.0 Disability Income and Related Insurance 4%
- 12.0 Medical Plans 9%
- 13.0 Group Accident and Health Insurance 11%
- 14.0 Dental Insurance 2%
- 15.0 Insurance for Senior Citizens and Special Needs Individuals 9%
- 16.0 Federal Tax Considerations for Accident and Health Insurance 4%

**Series 17-04
Utah Producer's Examination for
Property and Casualty Insurance**

**150 questions – 2.5-hour time
limit**

1.0 Insurance Regulation 11%

(See Page 18)

2.0 General Insurance 10%

(See Page 18)

**3.0 Property and Casualty
Insurance Basics 14%**

3.1 Principles and concepts

- Insurable interest
- Underwriting
 - Function
 - Loss ratio
- Rates
 - Types
 - Loss costs
 - Components
- Hazards
 - Physical
 - Moral
 - Morale
- Negligence
 - Elements of a negligent act
 - Defenses against negligence
- Damages
 - Compensatory — special versus general
 - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount
 - Valued policy

3.2 Policy structure

- Declarations

Definitions

- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named and additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate—general versus products—completed operations
 - Split
 - Combined single
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
 - Duties after loss
 - Assignment
 - Abandonment
- Insurer provisions
 - Liberalization
 - Subrogation
 - Salvage
 - Claim settlement options
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

3.4 Utah laws, regulations and required provisions

- Utah Property and Casualty Insurance Guaranty Association
 - (31A-28-202–210, 212–215, 217–218, 220, 222)
- Cancellation and nonrenewal
 - (31A-21-303)
- Binders
 - (31A-21-102)
- Other insurance
 - (31A-21-307)
- Suit against insurer
 - (31A-21-313)
- Concealment or fraud
 - (RL 76-6-521)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2005
 - (15 USC 6701; S467)

4.0 Dwelling ('02) Policy 4%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad

Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Utah
 - (DP 01 43)
- Automatic increase in insurance
 - (DP 04 11)
- Broad theft coverage
 - (DP 04 72)
- Dwelling under construction
 - (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 10%

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Utah
 - (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage
 - (HO 04 26, HO 04 27)
- Permitted incidental occupancies
 - (HO 04 42)
- Earthquake
 - (HO 04 54)
- Scheduled personal property
 - (HO 04 61)
- Personal property replacement cost
 - (HO 04 90)
- Home day care
 - (HO 04 97)
- Business pursuits
 - (HO 24 71)
- Personal injury
 - (HO 24 82)
- Watercraft — Utah
 - (HO 25 12)

6.0 Auto Insurance 13%

6.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and

Operators Act
(RL 41-12a-101–104)
Required coverages and limits of liability (31A-22-301–304)
Personal injury protection (31A-22-306–309)
Medical
Loss of income
Special damages allowance
Funeral
Death
Uninsured/underinsured motorist (31A-22-305)
Definitions
Bodily injury
Property damage (31A-22-305.5)
UM/UIM rejection
Required limits
Utah Automobile Insurance Plan (31A-22-310)
Aftermarket crash parts regulation (31A-22-316–319)

6.2 Personal ('05) auto policy

Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Utah (PP 01 93)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('06)

Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Trailer interchange coverage

Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 13%

7.1 Components of a commercial policy

Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

7.2 Commercial general liability ('04)

Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Exclusions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Pollution liability coverage form (CG 00 39)

7.3 Commercial property ('02)

Commercial property conditions form
Coverage forms
Building and personal property
Condominium association

Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)

7.4 Commercial crime ('06)

General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverages
Extortion — commercial entities (CR 04 03)
Guests' property (CR 04 11)

7.5 Commercial inland marine

Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Installation floater
Signs
Valuable papers and records
Transportation coverages
Motor truck cargo forms
Transit coverage forms

7.6 Boiler and machinery ('01)

Equipment breakdown protection coverage form (BM 00 20)
Selected endorsements

Business income — Report of values (BM 15 31)
Actual cash value (BM 99 59)

7.7 Farm coverage ('03)

Farm property coverage form
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage form
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Causes of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages

8.0 Businessowners ('06) Policy 8%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverages
Exclusions
Limits
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

8.3 Businessowners Section II — Liability

Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 9%

9.1 Workers compensation laws

Type of law
Monopolistic versus competitive
Compulsory versus elective
Utah Workers Compensation Law
Exclusive remedy (RL 34A-2-105)
Employment covered (required, voluntary) (RL 34A-2-103, 104)
Covered injuries (RL 34A-2-401, 402)
Occupational disease (RL 34A-3-101–112)
Benefits provided (RL 34A-2-401, 408, 410–415, 417, 418)
Employers' Reinsurance Fund (RL 34A-2-702, 703)
Uninsured Employers' Fund (RL 34A-2-704)

9.2 Workers compensation and employers liability insurance policy

General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Anniversary rating date
Other states
Sole proprietors, partners, officers and others coverage

9.3 Premium computations

Job classification
Rates
Payroll
Adjustment upon audit
Experience modification factor
Premium discounts

9.4 Other sources of coverage

Workers' Compensation Fund (31A-22-1001; 31A-33-101–118)
Self-insured employers (RR R612-3-1–7)

9.5 Rating organization

10.0 Other Coverages and Options 8%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)
Commercial (CU 00 01)

10.2 Specialty liability insurance

Errors and omissions
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability

10.3 Surplus lines (31A-15-103)

Definitions and markets
Licensing requirements

10.4 Surety bonds

Principal, obligee and surety
Contract bonds
License and permit bonds
Judicial bonds

10.5 Aviation insurance

Aircraft hull
Aircraft liability

10.6 Ocean marine insurance

Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity

10.7 National Flood Insurance Program

"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

10.8 Other policies

Boatowners
Difference in conditions

10.9 Residual markets including Joint Underwriting Association (31A-2-214)

Series 17-09
Utah Consultant's Examination
for Life, Accident and Health
Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 8%

(See Page 18)

2.0 General Insurance 5%

(See Page 18)

3.0 Life Insurance Basics 6%

3.1 Insurable interest (31A-21-104)

3.2 Personal uses of life insurance

Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Viatical settlements

3.3 Determining amount of personal life insurance

Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.4 Business uses of life insurance

Buy-sell funding
Key person
Executive bonuses
Deferred compensation funding
Split dollar plans
Change of insured provision

3.5 Classes of life insurance policies

Group versus individual
Ordinary versus industrial (home service)
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities including regulation of variable products (SEC, NASD, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.6 Premiums

Factors in premium determination
Mortality
Interest
Expense
Premium concepts
Net single premium
Gross annual premium
Premium payment mode

3.7 Licensee responsibilities

Solicitation and sales presentations (Reg R590-79-1-8)
Advertising (Reg R590-130-4-16)
Utah Life and Health Insurance Guaranty Association (31A-28-119(1))
Illustrations (31A-22-631; Reg R590-177-1-13)
Policy summary (31A-22-631; Reg R590-79-4(F), 5)
Buyer's guide (Reg R590-79-4(A), 5)
Guaranty association disclosure (31A-28-119(2-4); Reg R590-155-2, 3)
Life insurance policy cost comparison methods
Replacement (Reg R590-93-1-12)
Use and disclosure of insurance information
Field underwriting
Notice of information practices

Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health

3.8 Individual underwriting by the insurer

Information sources and regulation
Application
Licensee report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)
Selection criteria and unfair discrimination (31A-23a-402(3))
Classification of risks
Preferred
Standard
Substandard
Declined

4.0 Life Insurance Policies 7%

4.1 Term life insurance

Level term
Annual renewable term
Level premium term
Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)
Limited payment
Single premium

4.3 Flexible premium policies

Adjustable life
Universal life

4.4 Specialized policies

Joint life (first-to-die)
Juvenile life

4.5 Group life insurance

Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (31A-22-517-519)

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 5%

5.1 Standard provisions

Ownership
Assignment (31A-22-412)
Entire contract (31A-22-424)
Modifications
Right to examine (free look) (31A-22-423)

Payment of premiums
Grace period (31A-22-402)
Reinstatement (31A-22-407)
Incontestability (31A-22-403)
Misstatement of age and gender (31A-22-405)
Exclusions
Suicide exclusion (31A-22-404)
Medical examination; autopsy (31A-22-417)
Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

5.3 Settlement options

Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options

Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders

Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events
Disclosure
Effect of benefit payment

5.9 Riders covering additional insureds

Spouse/other-insured term rider
Children's term rider
Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
Guaranteed insurability
Cost of living

Return of premium

6.0 Annuities 8%**6.1 Annuity principles and concepts**

Accumulation period versus annuity period
 Owner, annuitant and beneficiary
 Insurance aspects of annuities

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)
 Deferred annuities
 Premium payment options
 Nonforfeiture
 Surrender charges
 Death benefits

6.3 Annuity (benefit) payment options

Life contingency options
 Pure life versus life with guaranteed minimum
 Single life versus multiple life

Annuities certain (types)

6.4 Annuity products

Fixed annuities
 General account assets
 Interest rate guarantees (minimum versus current)
 Level benefit payment amount
 Equity indexed annuities
 Market value adjusted annuities

6.5 Uses of annuities

Lump-sum settlements
 Qualified retirement plans including group versus individual annuities
 Personal uses
 Individual retirement annuities (IRAs)
 Tax-deferred growth
 Retirement income
 Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 7%**7.1 Taxation of personal life insurance**

Amounts available to policyowner
 Cash value increases
 Dividends
 Policy loans
 Surrenders
 Amounts received by beneficiary
 General rule and exceptions
 Settlement options
 Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
 Seven-pay test
 Distributions

7.3 Taxation of non-qualified annuities

Individually-owned
 Accumulation phase (tax issues related to withdrawals)
 Annuity phase and the exclusion ratio
 Distributions at death
 Corporate-owned

7.4 Taxation of individual retirement annuities (IRAs)

Traditional IRAs
 Contributions and deductible amounts
 Premature distributions (including taxation issues)
 Annuity phase benefit payments
 Values included in the annuitant's estate
 Amounts received by beneficiary
 Roth IRAs
 Contributions and limits
 Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)**7.6 Section 1035 exchanges****8.0 Qualified Plans 5%****8.1 General requirements****8.2 Federal tax considerations**

Tax advantages for employers and employees
 Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)
 Self-employed plans (HR 10 or Keogh plans)
 Profit-sharing and 401(k) plans
 SIMPLE plans
 Pension plans
 Section 457 deferred compensation
 403(b) tax-sheltered annuities (TSAs)

8.4 Special rules for life insurance

Incidental limitation
 Taxation of economic benefit
 Taxation of life insurance distributions

9.0 Accident and Health Insurance Basics 7%**9.1 Definitions of perils**

Accidental injury
 Sickness

9.2 Principal types of losses and benefits

Loss of income from disability
 Medical expense
 Dental expense
 Long-term care expense

9.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Limited versus comprehensive

9.4 Limited policies

Limited perils and amounts
 Required notice to insured
 Types of limited policies
 Accident-only
 Specified (dread) disease
 Hospital indemnity (income)
 Credit disability
 Blanket insurance (teams, passengers, other)
 Prescription drugs
 Vision care

9.5 Common exclusions from coverage**9.6 Licensee responsibilities in individual health insurance**

Marketing requirements
 Advertising
 (Reg R590-130-4-16)
 Utah Life and Health Insurance Guaranty Association
 (31A-28-119(1))
 Sales presentations
 Outline of coverage
 (Reg R590-126-8)
 Guaranty association disclosure
 (31A-28-119(2-4);
 Reg R590-155-2, 3)
 Field underwriting
 Nature and purpose
 Disclosure of information about individuals
 Application procedures
 Requirements at delivery of policy
 Common situations for errors/omissions

9.7 Individual underwriting by the insurer

Underwriting criteria
 Sources of underwriting information
 Application
 Licensee report
 Attending physician statement
 Investigative consumer (inspection) report
 Medical Information Bureau (MIB)
 Medical examinations and lab tests (including HIV consent)
 (Reg R590-132-3)

Unfair discrimination
(31A-23a-402(3))

Classification of risks
Preferred
Standard
Substandard
Declined

- 9.8 Considerations in replacing accident and health insurance (Reg R590-126-9)**
Pre-existing conditions
Benefits, limitations and exclusions
Underwriting requirements
Licensee liability for errors and omissions

10.0 Individual Accident and Health Insurance Policy General Provisions 8%

10.1 Uniform required provisions

Incontestability (31A-22-609)
Grace period (31A-22-607)
Reinstatement (31A-22-608)
Claim procedures (31A-21-312;
31A-22-614; 31A-26-301)

10.2 Uniform optional provisions

Change of occupation
(31A-22-613(1))
Misstatement of age
(31A-22-613(2, 3))
Other insurance (31A-22-619)

10.3 Other general provisions

Right to examine (free look)
(31A-22-606)
Insuring clause
Consideration clause
Entire contract; changes
Physical examinations and autopsy
Legal actions
Change of beneficiary
Unpaid premium
Conformity with state statutes
Illegal occupation
Renewability clause (31A-30-
107; Reg R590-126-5)
Noncancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)

11.0 Disability Income and Related Insurance 8%

11.1 Qualifying for disability benefits

Inability to perform duties
Own occupation
Any occupation
Loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care

11.2 Individual disability income insurance

Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions

11.3 Unique aspects of individual disability underwriting

Occupational considerations
Benefit limits
Policy issuance alternatives

11.4 Group disability income insurance

Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

11.5 Business disability insurance

Key employee (partner) disability income
Disability buy-sell policy

11.6 Social Security disability

Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

11.7 Workers compensation

Eligibility

12.0 Medical Plans 8%

12.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

12.2 Types of providers and plans

Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health maintenance organizations (HMOs)
General characteristics
Preventive care services
Primary care physician versus referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs)
General characteristics
Open panel or closed panel
Types of parties to the provider contract
Point-of-service (POS) plans
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PCP referral (gatekeeper PPO)
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12.3 Cost containment in health care delivery

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Prospective review
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12.4 Utah requirements (individual and group)

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Newborn child coverage (31A-22-610)
Dependent child age limit (31A-22-610.5)
Court ordered dependency coverage (31A-22-610.5)
Eligibility of dependent children not based solely on residency (31A-22-718)
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Substance abuse coverage
(31A-22-715)

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

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12.6 Health savings accounts (HSAs)

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13.0 Group Accident and Health Insurance 8%

13.1 Characteristics of group insurance

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Experience rating versus community rating

13.2 Types of eligible groups

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Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Associations (alumni, professional, other)
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13.3 Marketing considerations

Advertising
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13.4 Employer group health insurance

Insurer underwriting criteria
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Plan design factors
Persistency factors
Administrative capability
Eligibility for insurance
Annual open enrollment
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(Reg R590-131-1-9)
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Extension of benefits
Continuation of coverage under COBRA and Utah Mini-COBRA
(31A-22-722)
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(31A-22-723)

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13.5 Small employer medical plans

Definition of small employer
(31A-30-103(25))
Basic coverage (31A-30-109; Reg R590-175-3)
Availability of coverage
(31A-30-103(13))
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(31A-30-107)
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(31A-30-107.5)
Participation requirements
(31A-30-112)
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(Reg R590-176-1-11)

13.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
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Guidelines
Relationship with Medicare
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Medicare carve-outs and supplements
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13.7 Types of funding and administration

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Fully self-funded (self-administered) plans
Characteristics
Conditions suitable for self-funding
Benefits suitable for self-funding

14.0 Dental Insurance 2%

14.1 Categories of dental treatment

Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

14.2 Indemnity plans

Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
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14.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
Minimizing adverse selection

15.0 Insurance for Senior Citizens and Special Needs Individuals 5%

15.1 Medicare

Nature, financing and administration
Part A — Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
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Part C — Medicare Advantage
Part D — Prescription Drug Insurance

15.2 Medicare supplements

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Open enrollment
(Reg R590-146-11)
Standardized Medicare supplement plans
Core benefits
(Reg R590-146-8(B))
Additional benefits
(Reg R590-146-8(C))
Utah regulations and required provisions
Standards for marketing
(Reg R590-146-19)
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(Reg R590-146-18)
Appropriateness of recommended purchase and excessive insurance
(Reg R590-146-20)
Right to return (free look)
(31A-22-620(6))
Replacement
(Reg R590-146-17, 22)

Pre-existing conditions
(Reg R590-146-22)
Required disclosure provisions
(Reg R590-146-16)
Outline of coverage
(Reg R590-146-16(C))
Guide to Health Insurance for People with Medicare
(Reg R590-146-16(A)(6)(a))
Permitted compensation
(Reg R590-146-15)
Medicare Select
(Reg R590-146-10)

15.3 Other options for individuals with Medicare

Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 and older
Medicaid
Eligibility
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15.4 Long-term care (LTC) policies

LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
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Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Benefit periods
Long term care partnership programs
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
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Standards for marketing
(Reg R590-148-18)
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(Reg R590-148-20)
Shopper's guide
(Reg R590-148-16)
Outline of coverage
(31A-22-1409;
Reg R590-148-15)
Appropriateness of recommended purchase
(Reg R590-148-17)
Right to return (free look)
(31A-22-1408)
Replacement
(Reg R590-148-6(6))
Renewal provisions
(Reg R590-148-6(1))
Continuation or conversion
(Reg R590-148-10)

Required disclosure provisions
(Reg R590-148-6)
Inflation protection
(Reg R590-148-13)
Pre-existing conditions
(31A-22-1406;
Reg R590-148-6(3))
Protection against unintentional lapse
(Reg R590-148-11)
Prohibited provisions
(31A-22-1405, 1407)

15.5 Utah Comprehensive Health Insurance Pool (31A-29-101–123)

Eligibility (31A-29-111)
Coverages and limits
(31A-29-113)
Exclusions (31A-29-113)
Deductibles and coinsurance
(31A-29-114)

16.0 Federal Tax Considerations for Accident and Health Insurance 3%

16.1 Personally-owned health insurance

Disability income insurance
Medical expense insurance
Long-term care insurance

16.2 Employer group health insurance

Disability income (STD, LTD)
Benefits subject to FICA
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment

16.3 Medical expense coverage for sole proprietors and partners

16.4 Business disability insurance

Key person disability income
Buy-sell policy

16.5 Health savings accounts (HSAs)

Series 17-10 Utah Consultant's Examination for Property and Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 17%

(See Page 18)

2.0 General Insurance 8%

(See Page 18)

3.0 Property and Casualty Insurance Basics 13%

3.1 Principles and concepts

Insurable interest

Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Valued policy

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named and additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Limits of liability
Per occurrence (accident)
Per person
Aggregate—general versus products—completed operations
Split
Combined single
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions

- Duties after loss
- Assignment
- Abandonment
- Insurer provisions
- Liberalization
- Subrogation
- Salvage
- Claim settlement options
- Duty to defend
- Third-party provisions
- Standard mortgage clause
- Loss payable clause
- No benefit to the bailee

3.4 Utah laws, regulations and required provisions

- Utah Property and Casualty Insurance Guaranty Association
- (31A-28-202–210, 212–215, 217–218, 220, 222)
- Cancellation and nonrenewal (31A-21-303)
- Binders (31A-21-102)
- Other insurance (31A-21-307)
- Suit against insurer (31A-21-313)
- Concealment or fraud (RL 76-6-521)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; S467)

4.0 Dwelling ('02) Policy 4%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Utah (DP 01 43)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 4%

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Utah (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Personal injury (HO 24 82)
- Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 6%

6.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101–104)
- Required coverages and limits of liability (31A-22-301–304)
- Personal injury protection (31A-22-306–309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death
- Uninsured/underinsured motorist (31A-22-305)
 - Definitions
 - Bodily injury
 - Property damage (31A-22-305.5)
 - UM/UIM rejection
 - Required limits
- Utah Automobile Insurance Plan (31A-22-310)
- Aftermarket crash parts regulation (31A-22-316–319)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments coverage
- Uninsured motorists coverage

- Coverage for damage to your auto

- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions

- Duties after an accident or loss
- General provisions

- Selected endorsements

- Amendment of policy provisions — Utah (PP 01 93)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
- Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('06)

- Commercial auto coverage forms

- Business auto
- Garage
- Business auto physical damage
- Truckers
- Motor carrier

- Coverage form sections

- Covered autos
- Liability coverage
- Garagekeepers coverage
- Trailer interchange coverage
- Physical damage coverage
- Exclusions
- Conditions
- Definitions

- Selected endorsements

- Lessor — additional insured and loss payee (CA 20 01)
- Mobile equipment (CA 20 15)
- Auto medical payments coverage (CA 99 03)
- Drive other car coverage (CA 99 10)
- Individual named insured (CA 99 17)

- Commercial carrier regulations

- The Motor Carrier Act of 1980

- Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 17%

7.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

7.2 Commercial general liability ('04)

Commercial general liability coverage forms
 Bodily injury and property damage liability
 Personal and advertising injury liability
 Medical payments
 Supplementary payments
 Who is an insured
 Limits of insurance
 Conditions
 Definitions
 Exclusions
 Occurrence versus claims-made
 Claims-made features
 Trigger
 Retroactive date
 Extended reporting periods — basic versus supplemental
 Claim information
 Premises and operations
 Products and completed operations
 Insured contract
 Pollution liability coverage form (CG 00 39)

7.3 Commercial property ('02)

Commercial property conditions form
 Coverage forms
 Building and personal property
 Condominium association
 Condominium commercial unit-owners
 Builders risk
 Business income
 Legal liability
 Extra expense
 Causes of loss forms
 Basic
 Broad
 Special
 Selected endorsements
 Ordinance or law (CP 04 05)
 Spoilage (CP 04 40)
 Peak season limit of insurance (CP 12 30)
 Value reporting form (CP 13 10)

7.4 Commercial crime ('06)

General definitions
 Burglary
 Theft
 Robbery
 Crime coverage forms
 Commercial crime coverage forms (discovery/loss sustained)
 Government crime coverage forms (discovery/loss sustained)
 Coverages
 Employee theft
 Forgery or alteration

Inside the premises — theft of money and securities
 Inside the premises — robbery or safe burglary of other property
 Outside the premises
 Computer fraud
 Funds transfer fraud
 Money orders and counterfeit money
 Other crime coverages
 Extortion — commercial entities (CR 04 03)
 Guests' property (CR 04 11)

7.5 Commercial inland marine

Nationwide marine definition
 Commercial inland marine conditions form
 Inland marine coverage forms
 Accounts receivable
 Bailee's customer
 Commercial articles
 Contractors equipment floater
 Electronic data processing
 Installation floater
 Signs
 Valuable papers and records
 Transportation coverages
 Motor truck cargo forms
 Transit coverage forms

7.6 Boiler and machinery ('01)

Equipment breakdown protection coverage form (BM 00 20)
 Selected endorsements
 Business income — Report of values (BM 15 31)
 Actual cash value (BM 99 59)

7.7 Farm coverage ('03)

Farm property coverage form
 Coverage A — Dwellings
 Coverage B — Other private structures
 Coverage C — Household personal property
 Coverage D — Loss of use
 Coverage E — Scheduled personal property
 Coverage F — Unscheduled farm personal property
 Coverage G — Other farm structures
 Farm liability coverage form
 Coverage H — Bodily injury and property damage liability
 Coverage I — Personal and advertising injury liability
 Coverage J — Medical payments
 Mobile agricultural machinery and equipment coverage form
 Livestock coverage form
 Definitions
 Causes of loss (basic, broad and special)
 Conditions

Exclusions
 Limits
 Additional coverages

8.0 Businessowners ('06) Policy 5%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverages
 Exclusions
 Limits
 Deductibles
 Loss conditions
 General conditions
 Optional coverages
 Definitions

8.3 Businessowners Section II — Liability

Coverages
 Exclusions
 Who is an insured
 Limits of insurance
 General conditions
 Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)
 Protective safeguards (BP 04 30)
 Utility services — direct damage (BP 04 56)
 Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 13%

9.1 Workers compensation laws

Type of law
 Monopolistic versus competitive
 Compulsory versus elective
 Utah Workers Compensation Law
 Exclusive remedy (RL 34A-2-105)
 Employment covered (required, voluntary) (RL 34A-2-103, 104)
 Covered injuries (RL 34A-2-401, 402)
 Occupational disease (RL 34A-3-101-112)
 Benefits provided (RL 34A-2-401, 408, 410-415, 417, 418)
 Employers' Reinsurance Fund (RL 34A-2-702, 703)
 Uninsured Employers' Fund (RL 34A-2-704)

9.2 Workers compensation and employers liability insurance policy

General section
 Part One — Workers compensation insurance

Part Two — Employers liability insurance
 Part Three — Other states insurance
 Part Four — Your duties if injury occurs
 Part Five — Premium
 Part Six — Conditions
 Selected endorsements
 Voluntary compensation
 Anniversary rating date
 Other states
 Sole proprietors, partners, officers and others coverage

9.3 Premium computations

Job classification
 Rates
 Payroll
 Adjustment upon audit
 Experience modification factor
 Premium discounts

9.4 Other sources of coverage

Workers' Compensation Fund
 (31A-22-1001;
 31A-33-101-118)
 Self-insured employers
 (RR R612-3-1-7)

9.5 Rating organization

10.0 Other Coverages and Options 13%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)
 Commercial (CU 00 01)

10.2 Specialty liability insurance

Errors and omissions
 Professional liability
 Directors and officers liability
 Fiduciary liability
 Liquor liability
 Employment practices liability

10.3 Surplus lines (31A-15-103)

Definitions and markets
 Licensing requirements

10.4 Surety bonds

Principal, obligee and surety
 Contract bonds
 License and permit bonds
 Judicial bonds

10.5 Aviation insurance

Aircraft hull
 Aircraft liability
 Airport liability
 Hangarkeepers liability

10.6 Ocean marine insurance

Major coverages
 Hull insurance
 Cargo insurance
 Freight insurance
 Protection and indemnity
 Implied warranties
 Perils
 General and particular average

10.7 National Flood Insurance Program

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

10.8 Other policies

Boatowners
 Difference in conditions

10.9 Residual markets including Joint Underwriting Association (31A-2-214)

10.10 Alternative funding mechanisms

Self-insured
 Pooling
 Risk retention groups
 Captives

Series 17-11 Utah Adjuster's Examination for Property and Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 8%

1.1 Licensing requirements

Qualifications
 (31A-26-203, 205)
 Process (31A-26-202)
 Licensing exceptions
 (31A-26-201(2))
 Nonresident adjuster
 (31A-26-208)
 Emergency adjuster license
 (31A-26-212)

1.2 Maintenance and duration

Renewal (31A-26-206, 213;
 Reg R590-141-3(A))
 Continuing education (31A-26-206;
 Reg R590-142-1)
 Assumed name
 (31A-26-209(2))
 Records (31A-26-306(2-4))
 Change of address or telephone number
 (31A-26-306(1)(b))

1.3 Disciplinary actions

License termination
 (31A-26-213)
 Probation (31A-26-214)
 Monetary forfeiture (fines)
 (31A-2-308)

1.4 Claim settlement laws and regulations (31A-26-301, 303; Reg R590-190-1-14)

1.5 Federal regulation

Fraud and false statements
 (18 USC 1033, 1034)

2.0 Insurance Basics 26%

2.1 Contracts

Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose

Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/ misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

2.2 Principles and concepts

Insurable interest

Hazards

Physical
 Moral
 Morale

Negligence

Elements of a negligent act
 Defenses against negligence

Damages

Compensatory — special versus general
 Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value
 Replacement cost
 Functional replacement cost
 Market value
 Agreed value
 Stated amount
 Valued policy

2.3 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

2.4 Common policy provisions

Insureds — named, first named and additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

- Primary and excess
- Pro rata
- Contribution by equal shares
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate — general versus products — completed operations
 - Split
 - Combined single
- Policy limits
- Restoration/nonreduction of limits
- Coinsurance
- Vacancy or unoccupancy
- Assignment
- Insurer provisions
 - Liberalization
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

2.5 Utah laws, regulations and required provisions

- Utah Property and Casualty Insurance Guaranty Association
 - (31A-28-202–210, 212–215, 217–218, 220, 222)
- Cancellation and nonrenewal
 - (31A-21-303)
- Suit against insurer
 - (31A-21-313)
- Concealment or fraud
 - (RL 76-6-521)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2005 (15 USC 6701; S467)

3.0 Adjusting Losses 28%

3.1 Role of the adjuster

- Duties and responsibilities
 - (31A-26-304–311)
- Staff and independent adjuster versus public adjuster
- Relationship to legal profession

3.2 Claim reporting

- Claim investigation
- Claim file documentation of events
- Types of reports
 - Initial or first field
 - Interim or status
 - Full formal

3.3 Property losses

- Duties of insured after a loss
 - Notice to insurer
 - Minimizing the loss
 - Proof of loss
 - Special requirements
 - Production of books and records
 - Abandonment
- Determining value and loss
 - Burden of proof of value and loss

- Estimates
- Depreciation
- Salvage
- Claim settlement options
- Payment and discharge
- 3.4 **Liability losses**
 - Investigation procedures
 - Verify coverages
 - Determine liability
 - Gathering evidence
 - Physical evidence
 - Witness statements
 - Determining value of intangible damages
- 3.5 **Coverage problems**
 - Dealing with coverage disputes
 - Reservation of rights letter
 - Nonwaiver agreement
 - Declaratory judgment action

3.6 Claims adjustment procedures

- Settlement procedures
 - Advance payments
 - Draft authority
 - Execution of releases
- Subrogation procedures
- Alternative dispute resolution
 - Appraisal
 - Arbitration
 - Competitive estimates
 - Mediation
 - Negotiation

4.0 Dwelling ('02) Policy 4%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Utah
 - (DP 01 43)
- Automatic increase in insurance
 - (DP 04 11)
- Broad theft coverage
 - (DP 04 72)
- Dwelling under construction
 - (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 7%

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Utah
 - (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage
 - (HO 04 26, HO 04 27)
- Permitted incidental occupancies
 - (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property
 - (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Personal injury (HO 24 82)
- Watercraft — Utah (HO 25 12)

6.0 Auto Insurance 7%

6.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and Operators Act
 - (RL 41-12a-101–104)
- Required coverages and limits of liability (31A-22-301–304)
- Personal injury protection
 - (31A-22-306–309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death
- Uninsured/underinsured motorist
 - (31A-22-305)
 - Definitions
 - Bodily injury
 - Property damage
 - (31A-22-305.5)
 - UM/UIM rejection
 - Required limits
- Utah Automobile Insurance Plan
 - (31A-22-310)
- Aftermarket crash parts regulation (31A-22-316–319)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions

Medical payments coverage
 Uninsured motorists coverage
 Coverage for damage to your auto
 Collision
 Other than collision
 Deductibles
 Transportation expenses
 Exclusions

Duties after an accident or loss
 General provisions

Selected endorsements

 Amendment of policy provisions — Utah (PP 01 93)

 Towing and labor costs (PP 03 03)

 Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

 Miscellaneous type vehicle (PP 03 23)

 Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('06)

Commercial auto coverage forms

 Business auto

 Garage

 Business auto physical damage

 Truckers

 Motor carrier

Coverage form sections

 Covered autos

 Liability coverage

 Garagekeepers coverage

 Trailer interchange coverage

 Physical damage coverage

 Exclusions

 Conditions

 Definitions

Selected endorsements

 Deductible liability (CA 03 01)

 Lessor — additional insured and loss payee (CA 20 01)

 Mobile equipment (CA 20 15)

 Broad form products (CA 25 01)

 False pretense coverage (CA 25 03)

 Auto medical payments coverage (CA 99 03)

 Drive other car coverage (CA 99 10)

 Hired autos specified as covered autos you own (CA 99 16)

 Individual named insured (CA 99 17)

 Employees as insureds (CA 99 33)

 Pollution liability — broadened coverage (CA 99 48; CA 99 55)

Commercial carrier regulations
 The Motor Carrier Act of 1980

Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 8%

7.1 Components of a commercial policy

 Common policy declarations

 Common policy conditions

 Interline endorsements

 One or more coverage parts

7.2 Commercial general liability ('04)

Commercial general liability coverage forms

 Bodily injury and property damage liability

 Personal and advertising injury liability

 Medical payments

 Supplementary payments

 Who is an insured

 Limits of insurance

 Conditions

 Definitions

 Exclusions

Occurrence versus claims-made

Claims-made features

 Trigger

 Retroactive date

 Extended reporting periods — basic versus supplemental

 Claim information

Premises and operations

Products and completed operations

Insured contract

Owners and contractors protective liability coverage form

Pollution liability

 Pollution liability coverage form (CG 00 39)

 Pollution liability limited coverage form (CG 00 40)

 Pollution liability coverage extension endorsement (CG 04 22)

7.3 Commercial property ('02)

Commercial property conditions form

Coverage forms

 Building and personal property

 Condominium association

 Condominium commercial unit-owners

 Builders risk

 Business income

 Legal liability

 Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements

 Ordinance or law

 (CP 04 05)

 Spoilage (CP 04 40)

 Peak season limit of insurance (CP 12 30)

 Value reporting form (CP 13 10)

7.4 Commercial crime ('06)

General definitions

 Burglary

 Theft

 Robbery

Crime coverage forms

 Commercial crime coverage forms (discovery/loss sustained)

 Government crime coverage forms (discovery/loss sustained)

Coverages

 Employee theft

 Forgery or alteration

 Inside the premises — theft of money and securities

 Inside the premises — robbery or safe burglary of other property

 Outside the premises

 Computer fraud

 Funds transfer fraud

 Money orders and counterfeit money

Other crime coverages

 Extortion — commercial entities (CR 04 03)

 Lessees of safe deposit boxes (CR 04 09)

 Securities deposited with others (CR 04 10)

 Guests' property (CR 04 11)

 Safe depository (CR 04 12)

7.5 Commercial inland marine

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

 Accounts receivable

 Bailee's customer

 Commercial articles

 Contractors equipment floater

 Electronic data processing

 Equipment dealers

 Installation floater

 Jewelers block

 Signs

 Valuable papers and records

Transportation coverages

 Common carrier cargo liability

 Motor truck cargo forms

 Transit coverage forms

7.6 Boiler and machinery ('01)

- Equipment breakdown protection coverage form (BM 00 20)
- Selected endorsements
 - Business income — Report of values (BM 15 31)
 - Actual cash value (BM 99 59)

7.7 Farm coverage ('03)

- Farm property coverage form
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Farm liability coverage form
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners ('06) Policy 7%**8.1 Characteristics and purpose****8.2 Businessowners Section I — Property**

- Coverages
- Exclusions
- Limits
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Definitions

8.3 Businessowners Section II — Liability

- Coverages
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions

8.4 Businessowners Section III — Common Policy Conditions**8.5 Selected endorsements**

- Hired auto and non-owned auto liability (BP 04 04)

- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 5%**9.1 Workers compensation laws**

- Type of law
 - Monopolistic versus competitive
 - Compulsory versus elective
- Utah Workers Compensation Law
 - Exclusive remedy (RL 34A-2-105)
 - Employment covered (required, voluntary) (RL 34A-2-103, 104)
 - Covered injuries (RL 34A-2-401, 402)
 - Occupational disease (RL 34A-3-101-112)
 - Benefits provided (RL 34A-2-401, 408, 410-415, 417, 418)
 - Employers' Reinsurance Fund (RL 34A-2-702, 703)
 - Uninsured Employers' Fund (RL 34A-2-704)
- Federal workers compensation laws
 - Federal Employers Liability Act (FELA) (45 USC 51-60)
 - U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 - The Jones Act (46 USC 688)

9.2 Workers compensation and employers liability insurance policy

- General section
 - Part One — Workers compensation insurance
 - Part Two — Employers liability insurance
 - Part Three — Other states insurance
 - Part Four — Your duties if injury occurs
 - Part Five — Premium
 - Part Six — Conditions
- Selected endorsements
 - Voluntary compensation
 - Foreign coverage
 - Anniversary rating date
 - Other states
 - Sole proprietors, partners, officers and others coverage

9.3 Premium computations

- Job classification
- Rates
- Payroll
- Adjustment upon audit

- Experience modification factor
- Premium discounts

9.4 Other sources of coverage

- Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
- Self-insured employers (RR R612-3-1-7)

9.5 Rating organization**Series 17-13
Utah Marketing Representative's
Examination for Title Insurance****50 questions — One-hour time
limit****1.0 Insurance Regulation 10%****1.1 Licensing**

- Purpose (31A-23a-101)
- Persons to be licensed
 - General requirements (31A-23a-105-108)
 - Title insurance producer additional requirements (31A-23a-204)
- Maintenance and duration
 - Renewal (31A-23a-105; UAC R590-141-3(A))
 - Continuing education requirements (31A-23a-202; UAC R590-142-1-10)
- Reinstatement (UAC R590-141-3(B))
- Change of address or telephone number (31A-23a-412(1)(c))
- Disciplinary actions
 - License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fine) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Title company provisions
 - Solvency (31A-4-105, 105.5)
 - Insurance and escrow rates (31A-19a-201-203, 209(4)(a))
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-1-14)
 - Records maintenance (31A-23a-412)
 - Insurance fraud regulation (31A-31-103-106)

2.0 General Insurance 5%**2.1 Producers and general rules of agency**

- Insurer as principal
- Producer/insurer relationship

Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Title Insurance 55%

3.1 Risks covered by title insurance

Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer

3.2 Entities that can be insured; need for insurance

Individual
Commercial

3.3 Interests that can be insured

Estates
Fee simple
Leasehold
Life
Easements

3.4 Title insurance forms

Commitments
Owner's policy
Loan policy
Leasehold policies

3.5 Title insurance policy structure and provisions

Insuring provisions
Schedule A
Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions and stipulations
Endorsements

3.6 Rates and premiums

4.0 Marketing Title Insurance 30%

4.1 Unfair marketing practices (31A-23a-402; Reg R590-153)

Rebating
Misrepresentations
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business

4.2 Commissions (31A-23a-501, 504)

Series 17-14

Utah Searcher's Examination for Title Insurance Part I – General

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

1.1 Licensing

Purpose (31A-23a-101)
Persons to be licensed
General requirements (31A-23a-105–108)
Title insurance producer additional requirements (31A-23a-204)
Maintenance and duration
Renewal (31A-23a-105; UAC R590-141-3(A))
Continuing education requirements (31A-23a-202; UAC R590-142-1–10)
Reinstatement (UAC R590-141-3(B))
Change of address or telephone number (31A-23a-412(1)(c))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fine) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
Title company provisions
Solvency (31A-4-105, 105.5)
Insurance and escrow rates (31A-19a-201–203, 209(4)(a))
Unfair claim settlement practices (31A-26-303; Reg R590-190-1–14)
Producer regulation

Place of business/records maintenance (31A-23a-412)
Recordkeeping and annual reports (31A-23a-413; Reg R590-136)
Controlled business (31A-23a-503)
Commissions (31A-23a-501, 504)
Contract with insurer (31A-23a-405, 408)
Insurance fraud regulation (31A-31-103–106)

1.3 Utah marketing practices

Unfair marketing practices (31A-23a-402; Reg R590-153, 154)
Rebating
Misrepresentation
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business (31A-23a-402(2)(c); Reg R590-153)
Unfair or deceptive practices (Reg R590-99-4)

2.0 General Insurance 5%

2.1 Producers and general rules of agency

Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Real Property 35%**3.1 Concepts, principles and practices**

Definition of real property
Types of real property
Title to real property

3.2 Acquisition and transfer of real property

Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
 Tenants in common
 Joint tenancy
Acknowledgments
Legal capacity of parties
 Individuals
 Corporations
 General partnerships
 Limited partnerships
 Fictitious names
 Trust agreements
 Limited Liability Company (LLC)

3.3 Legal descriptions

Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation

4.0 Title Insurance 18%**4.1 Title insurance principles**

Risks covered by title insurance
 Risk of error in public records
 Hidden off-record title risks
 Risk of omission and commission by producer
Entities that can be insured;
 need for insurance
 Individual
 Commercial
Interests that can be insured
 Fee simple estate
 Leasehold estate
 Life estate
Title insurance forms
 Commitments
 Owner's policy
 Loan policy
 Leasehold policies
Title insurance policy structure and provisions
 Insuring provisions
 Schedule A
 Schedule B — Exceptions from coverage
 Exclusions from coverage

Conditions and stipulations
Endorsements
Rates and premiums

4.2 Title searching techniques

Hard copy index
Computer index
Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 22%**5.1 Principles and concepts**

General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Easements
Covenants
Conditions
Restrictions

5.2 Special problem areas and concerns

Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens

5.3 Principles of clearing title

Releases
Assignments
Collateral assignments
Subordinations
Affidavits
Reconveyances

6.0 Real Estate Transactions 10%**6.1 Document preparation regulations and requirements**

Deeds
Trust deeds
Mortgages
Notes
Releases
Reconveyances
Acknowledgment forms

6.2 Title insurance policy preparation instructions

Contract vendee
Coverages
Endorsements
Exclusions
Liabilities

**Series 17-15
Utah Searcher's Examination for Title Insurance Part II – Practical**

50 questions – Three-hour time limit

1.0 Interpreting and Analyzing Legal Descriptions 45%**1.1 Conducting closure analysis**

Requirements
Use of closure table
Use of protractor and scale
Curve analysis
Plat preparation
Gaps, conflicts, coincident lines

1.2 Conducting comparisons of legal descriptions**1.3 Interpreting various types of legal descriptions****2.0 Conducting Title Examinations 30%****2.1 Completing a chain sheet****2.2 Identifying title exceptions****3.0 Preparing a Commitment for Title Insurance 25%****3.1 Schedule A****3.2 Schedule B-1****3.3 Schedule B-2****Series 17-16
Utah Producer's Examination for Title Escrow Part I – General**

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%**1.1 Licensing**

Purpose (31A-23a-101)
Persons to be licensed
 General requirements (31A-23a-105–108)
 Title insurance producer additional requirements (31A-23a-204)
Maintenance and duration
 Renewal (31A-23a-105; UAC R590-141-3(A))
 Continuing education requirements (31A-23a-202; UAC R590-142-1–10)
 Reinstatement (UAC R590-141-3(B))
 Change of address or telephone number (31A-23a-412(1)(c))
Disciplinary actions
 License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
 Probation (31A-23a-112)

Monetary forfeiture (fine)
(31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
Title and escrow commission
Creates (31A-2-401)
Definitions (31A-2-402)
Appointments (terms)
(31A-2-403)
Duties of commissioner
(31A-2-404)
Title company provisions
Solvency
(31A-4-105, 105.5)
Insurance rates and escrow changes (31A-19a-201–203, 209(4)(a);
Reg R592-3, 4)
Unfair claim settlement practices (31A-26-303;
Reg R590-190-1–14)
Producer regulation
Place of business/records maintenance
(31A-23a-412)
Record retention and annual reports (31A-23a-412;
413; Reg R590-136)
Controlled business
(31A-23a-503)
Commissions
(31A-23a-501, 504)
Contract with insurer
(31A-23a-405, 408)
Insurance fraud regulation
(31A-31-103–106)

1.3 Utah marketing practices

Unfair marketing practices
(31A-23a-402;
Reg R590-153, 154)
Rebating
Misrepresentation
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business (31A-23a-402(2)(c);
Reg R590-153)
Unfair or deceptive practices
(Reg R590-99-4)

2.0 General Insurance 5%

2.1 Producers and general rules of agency

Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract
Offer and acceptance
Consideration

Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Real Property 15%

3.1 Concepts, principles and practices

Definition of real property
Types of real property
Title to real property

3.2 Acquisition and transfer of real property

Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)

3.3 Legal descriptions

Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation

4.0 Title Insurance 15%

4.1 Title insurance principles

Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks

Risk of omission and commission by producer
Entities that can be insured;
need for insurance
Individual
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policies
Title insurance policy structure and provisions
Insuring provisions
Schedule A
Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions and stipulations
Endorsements
Rates and premiums

4.2 Title searching techniques

Hard copy index
Computer index
Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 20%

5.1 Principles and concepts

General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Easements
Covenants
Conditions
Restrictions

5.2 Special problem areas and concerns

Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens

5.3 Principles of clearing title

Releases
Assignments
Collateral assignments
Subordinations
Affidavits

Reconveyances

6.0 Real Estate Transactions 35%

- 6.1 Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)**
 Escrow terminology
 Types of escrows
 Escrow contracts
 Fiduciary responsibilities of escrow producers
 Good funds
- 6.2 Settlement/closing procedures for all types of closings**
 Types of documents used
 FHA requirements
 VA requirements
 Real Estate Settlement Procedures Act (RESPA)
 Insured closing protection
 Recording and disbursement procedures
 Settlement statement, lender and government entity requirements
 Contract sales
 All-inclusive trust deed
 Lot sales
 Loan closings
 Exchanges (including 1031)
- 6.3 Recording**
 Types of records
 Requirements to record (R590-99-4)
 Acknowledgments
 Presumptions

Series 17-17 Utah Producer's Examination for Title Escrow Part II – Practical

50 questions – Three-hour time limit

1.0 Reviewing and Preparing Legal Documents 20%

- 1.1 Reviewing legal documents**
1.2 Preparing legal documents

2.0 Clearing Title 20%

- 2.1 Reviewing a completed Commitment for Title Insurance**
2.2 Requesting required information
2.3 Identifying conflicting or incongruous information
2.4 Identifying and requesting the necessary items for satisfying the requirements specified in the Commitment

3.0 Completing Settlement Statements Including Cost Estimations and Calculations, Balancing and Proofing for Completeness and Accuracy 50%

- 3.1 Completing the HUD-1**
3.2 Completing a Disbursement/Balancing Sheet

4.0 Providing Final Instructions for Various Types of Title Insurance Policies 10%

- 4.1 Contract vendee**
4.2 Coverages
4.3 Endorsements
4.4 Exclusions
4.5 Liabilities

Series 17-18 Utah Producer's Examination for Workers Compensation Insurance

50 questions – One-hour time limit

1.0 Insurance Regulation 20%

(See Page 18)

2.0 General Insurance 17%

(See Page 18)

3.0 Workers Compensation Insurance 63%

- 3.1 Workers compensation laws**
 Type of law
 Monopolistic versus competitive
 Compulsory versus elective
 Utah Workers Compensation Law
 Exclusive remedy (RL 34A-2-105)
 Employment covered (required, voluntary) (RL 34A-2-103, 104)
 Covered injuries (RL 34A-2-401, 402)
 Occupational disease (RL 34A-3-101-112)
 Benefits provided (RL 34A-2-401, 408, 410-415, 417, 418)
 Employers' Reinsurance Fund (RL 34A-2-702, 703)
 Uninsured Employers' Fund (RL 34A-2-704)
 Federal workers compensation laws
 Federal Employers Liability Act (FELA) (45 USC 51-60)
 U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)

The Jones Act
 (46 USC 688)

3.2 Workers compensation and employers liability insurance policy

General section
 Part One — Workers compensation insurance
 Part Two — Employers liability insurance
 Part Three — Other states insurance
 Part Four — Your duties if injury occurs
 Part Five — Premium
 Part Six — Conditions
 Selected endorsements
 Voluntary compensation
 Foreign coverage
 Anniversary rating date
 Other states
 Sole proprietors, partners, officers and others coverage

3.3 Premium computations

Job classification
 Rates
 Payroll
 Adjustment upon audit
 Experience modification factor
 Premium discounts
 Participating (dividend) plans
 Retrospective rating

3.4 Other sources of coverage

Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
 Self-insured employers (RR R612-3-1-7)

3.5 Rating organization

Series 17-19 Utah Laws and Regulations Examination

50 questions – One-hour time limit

1.0 Insurance Regulation 60%

(See Page 18)

2.0 General Insurance 40%

(See Page 18)

Series 17-20 Utah Personal Lines Examination

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

(See Page 18)

2.0 General Insurance 10%

(See Page 18)

3.0 Property and Casualty Insurance Basics 26%

3.1 Principles and concepts

- Insurable interest
- Underwriting
 - Function
 - Loss ratio
- Rates
 - Types
 - Loss costs
 - Components
- Hazards
 - Physical
 - Moral
 - Morale
- Negligence
 - Elements of a negligent act
 - Defenses against negligence
- Damages
 - Compensatory — special versus general
 - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
 - Actual cash value
 - Replacement cost
 - Functional replacement cost
 - Market value
 - Agreed value
 - Stated amount
 - Valued policy

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named and additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Split
 - Combined single
- Policy limits
- Restoration/nonreduction of limits
- Coinurance

- Vacancy or unoccupancy
- Named insured provisions
 - Duties after loss
 - Assignment
 - Abandonment
- Insurer provisions
 - Liberalization
 - Subrogation
 - Salvage
 - Claim settlement options
 - Duty to defend
- Third-party provisions
 - Standard mortgage clause
 - Loss payable clause
 - No benefit to the bailee

3.4 Utah laws, regulations and required provisions

- Utah Property and Casualty Insurance Guaranty Association
 - (31A-28-202–210, 212–215, 217–218, 220, 222)
- Cancellation and nonrenewal
 - (31A-21-303)
- Binders
 - (31A-21-102)
- Other insurance
 - (31A-21-307)
- Suit against insurer
 - (31A-21-313)
- Concealment or fraud
 - (RL 76-6-521)

4.0 Dwelling ('02) Policy 10%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Utah
 - (DP 01 43)
- Automatic increase in insurance
 - (DP 04 11)
- Broad theft coverage
 - (DP 04 72)
- Dwelling under construction
 - (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 19%

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling

- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — Utah
 - (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage
 - (HO 04 26, HO 04 27)
- Permitted incidental occupancies
 - (HO 04 42)
- Earthquake
 - (HO 04 54)
- Scheduled personal property
 - (HO 04 61)
- Personal property replacement cost
 - (HO 04 90)
- Home day care
 - (HO 04 97)
- Business pursuits
 - (HO 24 71)
- Personal injury
 - (HO 24 82)
- Watercraft — Utah
 - (HO 25 12)

6.0 Auto Insurance 19%

6.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and Operators Act
 - (RL 41-12a-101–104)
- Required coverages and limits of liability
 - (31A-22-301–304)
- Personal injury protection
 - (31A-22-306–309)
- Medical
 - Loss of income
 - Special damages allowance
- Funeral
- Death
- Uninsured/underinsured motorist
 - (31A-22-305)
- Definitions
 - Bodily injury
 - Property damage
 - (31A-22-305.5)
 - UM/UIM rejection
 - Required limits
- Utah Automobile Insurance Plan
 - (31A-22-310)
- Aftermarket crash parts regulation
 - (31A-22-316–319)

6.2 Personal ('05) auto policy

- Definitions
- Liability coverage
 - Bodily injury and property damage
 - Supplementary payments
- Exclusions
- Medical payments coverage
- Uninsured motorists coverage

Coverage for damage to your auto

- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

- Amendment of policy provisions — Utah (PP 01 93)
- Towing and labor costs (PP 03 03)
- Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
- Miscellaneous type vehicle (PP 03 23)
- Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options **6%**

- 7.1 Personal umbrella policies (DL 98 01)**
- 7.2 National Flood Insurance Program**
 - "Write your own" versus government
 - Eligibility
 - Coverage
 - Limits
 - Deductibles
- 7.3 Other policies**
 - Boatowners
- 7.4 Residual markets including Joint Underwriting Association (31A-2-214)**

Series 17-21 **Utah Producer's Examination for** **Surplus Lines Insurance**

50 questions – One-hour time limit

1.0 Surplus Lines Markets and Practices 100%

- 1.1 United States nonadmitted market**
 - Insurance exchanges
 - Foreign nonadmitted market
- 1.2 Alien insurers**
 - London market
 - Lloyd's of London
 - Other London companies
 - Other alien markets
 - United States trust funds
- 1.3 Alternative markets**
 - Captive insurers
 - Risk retention groups (31A-15-201–205, 211, 212)
 - Purchasing groups (31A-15-207–212)
 - Independently procured insurance (31A-15-104)
- 1.4 Reliable surplus lines insurers (31A-15-103)**
 - Requirements
 - List of reliable surplus lines insurers
 - Withdrawal of reliable status
 - Service of process (31A-2-309)
- 1.5 Surplus lines coverages**
 - Characteristics and uses
 - Types of coverages available (Reg R590-171-5)

1.6 Requirements for placement of surplus lines insurance

- Export list (Reg R590-171-5)
- Diligent effort (Reg R590-171-6)
- Conditions for marketing (Reg R590-171-7)
- Notice to insured (31A-15-103(8), (9))
- Assisting unauthorized insurers
- Unauthorized insurers (31A-15-103)

1.7 Records of surplus lines broker

- Content of records (31A-15-103(7), 109)
- Maintenance (31A-15-103(7))
- Reporting (Reg R590-157-5; R590-171-8)
- Monthly statement (Reg R590-157-6)
- Penalties - violation of chapter (31A-15-105)

1.8 Surplus lines tax (31A-3-301–303; Reg R590-157)

- Amount
- Policy fees and service charges
- Collection
- Remittance

1.9 Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

- Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)
- Functions (Reg R590-171)



Exam Registration Form for Utah Insurance Examinations

Last Name	First Name	Middle Initial	Social Security Number
Residence Address (Your address of legal residence is required)			Date of Birth
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address			Fax Number (including area code) ()

You must notify the Department, in writing, within 30 days when you have established a business address and phone number. All future changes in business and residence addresses and/or phone numbers must likewise be reported.

This form is Page 45 of the Utah Licensing Information Bulletin. Have you read the entire Bulletin? ☐ Yes ☐ No

Series	Exam Title	Exam Fee	Total
17-01	Producer's Life	\$72	\$
17-02	Producer's Accident and Health	\$72	\$
17-03	Producer's Life, Accident and Health	\$88	\$
17-04	Producer's Property and Casualty	\$88	\$
17-09	Consultant's Life, Accident and Health	\$88	\$
17-10	Consultant's Property and Casualty	\$88	\$
17-11	Adjuster's Property and Casualty	\$88	\$
17-13	Marketing Representative's Title	\$72	\$
17-14	Searcher's Title (Part I - General)	\$72	\$
17-15	Searcher's Title (Part II - Practical)	\$88	\$
17-16	Producer's Title Escrow (Part I - General)	\$72	\$
17-17	Producer's Title Escrow (Part II - Practical)	\$88	\$
17-18	Producer's Workers Compensation	\$72	\$
17-19	Utah Laws and Regulations	\$72	
17-20	Personal Lines	\$72	
17-21	Producer's Surplus Lines	\$72	\$
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Thomson Prometric.		Total Fee	\$

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Thomson Prometric. Please put your Social Security number on the check. **Personal checks and cash are not accepted. Registration fees are not refundable.** Testing fees are determined by the State of Utah and are subject to contractual change without notice. To pay by credit card, please complete the information below. To register, visit our Web site at www.prometric.com/utah, call 800.697.8947 or fax this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

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See Page 7 for details.

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